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ABSTRACT

This demographic overview summarizes some major findings from national surveys reported by the Census Bureau in 1990. Statistical data are drawn from the Current Population Survey, the Survey of Income and Program Participation, and the American Housing Survey. The following trends are reported: (1) the decline in average household size begun in 1980 has leveled off at 2.63 persons per household; (2) the composition of the family has undergone major changes since 1970; (3) child care for preschool-age children is usually in a home environment; (4) college enrollment is increasing thanks in part to the increased number of "older" students; (5) about 8 million people living in households need help with everyday activities; (6) about 31 million people do not have health insurance; (7) median family income increased in 1989 by 1.4 percent over 1988; (8) the number of people living in poverty did not change between 1988 and 1989; and (9) home ownership rates vary widely by demographic, social, and economic characteristics. Statistical data are presented in six graphs. The telephone numbers of contact persons for future information are included. (FMW)

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How We're Changing

Demographic State of the Nation: 1990

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This is an overview of some major findings from national surveys reported by the Census Bureau during 1990. Data from the 1990 Census of Population and Housing are not included here. If you are interested in additional information on the topics in this report, contact one of our subject specialists listed on page 4.

The decline in average household size levels off.

In March 1990, the average number of persons per household was 2.63, not significantly different from the 1989 figure of 2.62, but well below the corresponding figures of 2.76 in 1980 and 3.14 in 1970. This long-term decline reflects the changing distribution of households by size: from 1970 to 1990, one-person households increased from 17 percent to 25 percent of the total, while households with 5 or more persons dropped from 21 percent to 10 percent (figure 1).

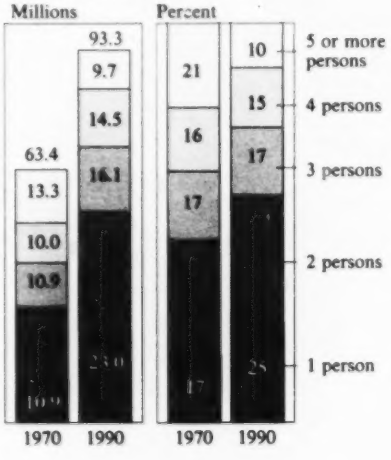
There were 93.3 million households (occupied housing units) in 1990, compared with 80.8 million in 1980 and 63.4 million in 1970. The number of households increased by 27 percent in the 1970's and by only 16 percent in the 1980's.

In 1990, 71 percent (66.1 million) of households contained families. This is down from 74 percent in 1980 and 81 percent in 1970. (Families have at least two members, including at least one relative of the householder.) Nonfamily households grew rapidly in number from 11.9 million in 1970 to 21.2 million in 1980 and more slowly to 27.3 million in 1990. At this time, 84 percent of nonfamily households contain a person living alone.

The composition of American families has seen major changes since 1970.

Married-couple families dropped from 87 percent of family households in 1970 to 82 percent in 1980 and 79 percent in March 1990. Families maintained by women with no husband present doubled from 1970 to 1990 (5.5 million to 10.9 million) and rose from 11 percent of family households in 1970 to 15 percent in 1980 and 17 percent in 1990. Women alone maintained 13 percent of White families, 44 percent of Black families, and 23 percent of Hispanic families in 1990. (Data on Whites and Blacks are based on a race question; data on Hispanics, who may be of any race, are based on an ethnic origin question.)

Figure 1.
Distribution of Households, by Size: 1970 and 1990



There were 34.7 million family groups with children under age 18 in 1990;[1] 9.7 million, or 28 percent, of these were maintained by one parent, with 8.4 million of these maintained by the mother. (In 1970, there were 3.8 million one-parent family groups, only 13 percent of the 29.6 million total.) In 1990, the proportions of family groups maintained by one-parent were 23 percent for Whites, 61 percent for Blacks, and 33 percent for Hispanics.

Child care for preschool–age children is usually in a home environment.

In fall 1987, there were 9.1 million children under 5 years old with employed mothers. Most of these children were cared for in a home environment while their mothers were away at work: 30 percent stayed in their own homes and 36 percent were in the providers' homes. Day care and nursery schools provided child care for 24 percent of these children with working mothers (up from 13 percent in 1977) while 9 percent were cared for by the mothers while at work at home or away from home.

There were 14 million children 5 to 14 years old in 1987 who were in school most of the time that their mothers were working. Of the 6 million of these children who needed child care outside of school hours, 22 percent cared for themselves while their mothers were at work.

Among employed mothers making child care payments in 1987, those below the official poverty level spent 25 percent of their family income on

[1]These family groups comprised 2.4 million subfamilies in which the children were not the children of the householder, as well as 32.3 million family households.

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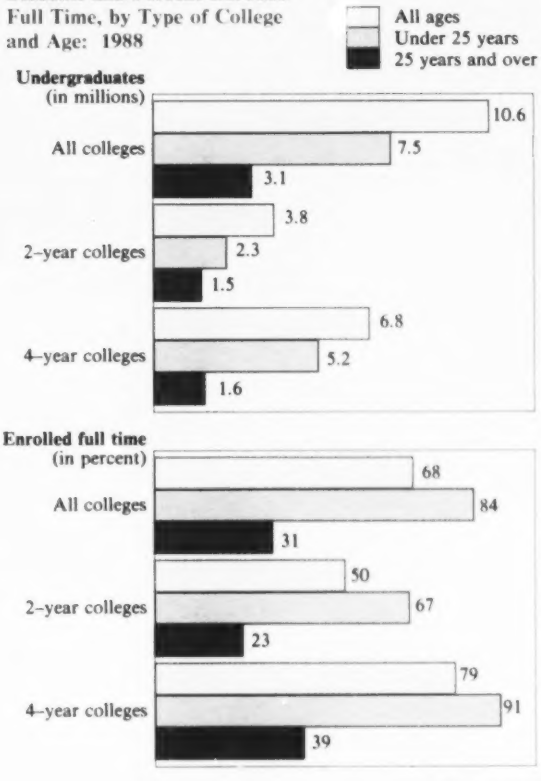
Figure 2.
Number of Undergraduate College Students and Percent Enrolled Full Time, by Type of College and Age: 1988



child care. Among women in families with incomes 25 percent or more above the poverty level, the corresponding figure was 6 percent.

College enrollment is increasing, thanks in part to the increased number of "older" students.

College enrollment totaled 13.1 million in October 1988, compared with 11.4 million in 1980. Most of the growth was due to the increased enrollment of persons 25 years and over which rose from 3.9 to 5.1 million. These older students accounted for 39 percent of college enrollment in 1988, up from 34 percent in 1980. Enrollment of persons under 25 increased slightly during this period, from 7.5 million to 8.0 million, despite a decline in the population of the traditional college ages.

In 1988, 81 percent of persons 18 to 24 years old were high school graduates. The corresponding figures were 82 percent for Whites, 75 percent for Blacks, and 55 percent for Hispanics. The annual high school dropout rate in 1988 was 4.8 percent.[2] The rate was 4.7 percent for Whites, 6.3 percent for Blacks (not significantly different from the rate for Whites), and 10.5 percent for Hispanics.

About 8 million people living in households need help with everyday activities.

In fall 1986, 8.2 million, or 4.4 percent, of noninstitutionalized persons 15 years and over needed personal assistance with one or more of five major categories of everyday activities because of a health condition lasting 3 months or longer. These categories included ordinary household chores (5.9 million), help getting around outside the home (5.2 million), help with meal preparation (4.8 million), help with personal care activities such as eating, dressing, or personal hygiene (3.2 million), and help keeping track of money and bills (3.0 million).

The need for personal assistance varied sharply with age, from 2.4 percent for persons 15 to 64 years old to 16 percent for the elderly. Among the elderly, the rate ranged from 9.3 percent for persons 65 to 69 years old to 45 percent for persons 85 years and over.

Of the persons who needed assistance, 5.6 million lived in a family, 2.3 million lived alone, and 0.3 million lived with nonrelatives. Only 19 percent of persons who received help reported that they or their families paid for their assistance.

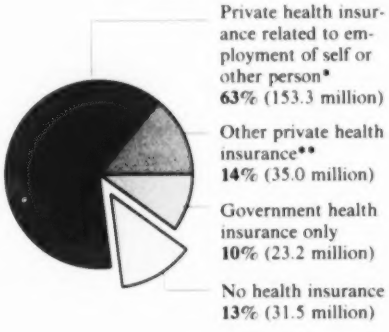
About 31 million people do not have health insurance.

In the fourth quarter of 1988, 31.5 million persons, or 13 percent of the population, did not have some type of health insurance. The rate was 12 percent for Whites, 20 percent for Blacks, and 26 percent for Hispanics. By age, the rate was highest for persons 16 to 24 years old (22 percent) and lowest for persons 65 years and over (0.3 percent), reflecting the availability of Medicare.

Based on longitudinal estimates over a 28–month period ending in May 1987, 28 percent of all persons lacked health insurance for at least 1 month. Work experience has a significant effect on coverage: among full-time workers during this period, 14 percent were not covered continuously by health coverage; the corresponding figures were 25 percent for full-period, part-time workers, and 45 percent for workers with one or more job interruptions.

Of workers with spells of unemployment, 18 percent lost their private health insurance at some point while they were unemployed. Among persons who lost their Medicaid eligibility, 48 percent were not covered by any type of health insurance 12 months later.

Figure 3.
Health Insurance Coverage: 1988

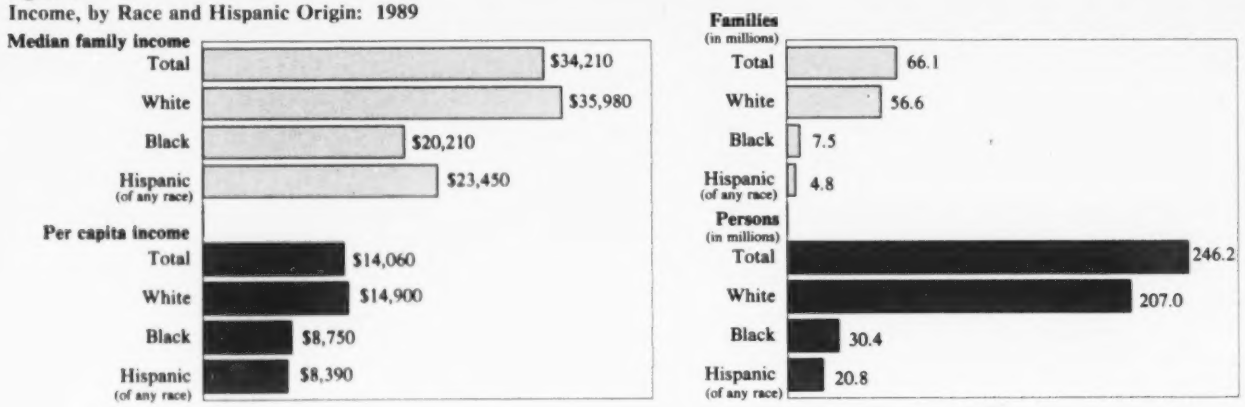

Private health insurance related to employment of self or other person*
63% (153.3 million)
Other private health insurance**
14% (35.0 million)
Government health insurance only
10% (23.2 million)
No health insurance
13% (31.5 million)

* May also have other private or government health insurance

** May also have government health insurance

[2]The dropout rate is calculated as the proportion of persons 14 to 24 years old enrolled in the 10th, 11th, and 12th grades in October 1987 who were no longer enrolled and had not graduated by October 1988.

Figure 4.
Income, by Race and Hispanic Origin: 1989



Median family income increases in 1989.

Median family income in 1989 ($34,210) was up 1.4 percent from 1988 after adjusting for the 4.8–percent increase in consumer prices. The median for White families was up 1.2 percent. Real per capita income in 1989 ($14,060) was up 2.2 percent overall and 2.3 percent for Whites. The 1989 median family income and per capita income figures for Blacks and Hispanics were not significantly different from those in 1988 (figure 4).

Real median earnings in 1989 of women working year-round, full-time ($18,780) increased 1.8 percent over the 1988 figure, while their male counterparts' earnings ($27,430) dropped 1.8 percent. The ratio of female to male earnings was at a record high .68 in 1989, up from .60 in 1980.

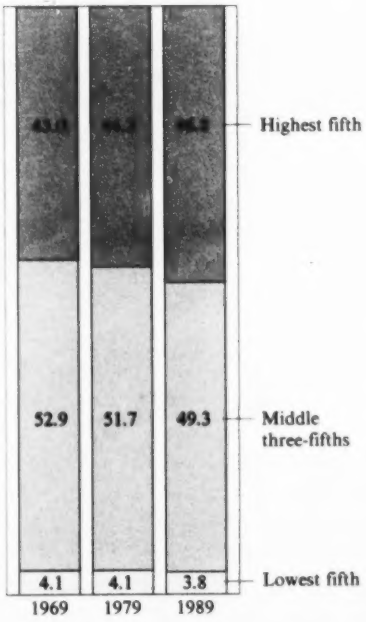
In 1989, the highest fifth of households received 46.8 percent of aggregate household income, up from 43.0 percent in 1969. During the same period, the portions received by the lowest fifth and middle three-fifths of households declined (figure 5.)

The above income data are based on money income from regularly received sources. A broader definition of income that includes the effect of taxes, cash and noncash benefits, capital gains, and net return on home equity results in a more equal distribution of income. The ratio of Black to White median household income in 1989 rises from 59 percent to 66 percent using the broader definition. The corresponding change in the Hispanic to White ratio is 72 percent to 77 percent.

Poverty is unchanged in 1989.

There were 31.5 million people, or 12.8 percent of the population, below the official government poverty level in 1989. These figures are not significantly different from those for 1988. The 1989 poverty rates for Whites (10.0 percent), Blacks (30.7 percent), and Hispanics (26.2 percent) also did not change significantly.

Figure 5.
Percent Share of Aggregate Household Income, by Quintile: 1969, 1979, and 1989



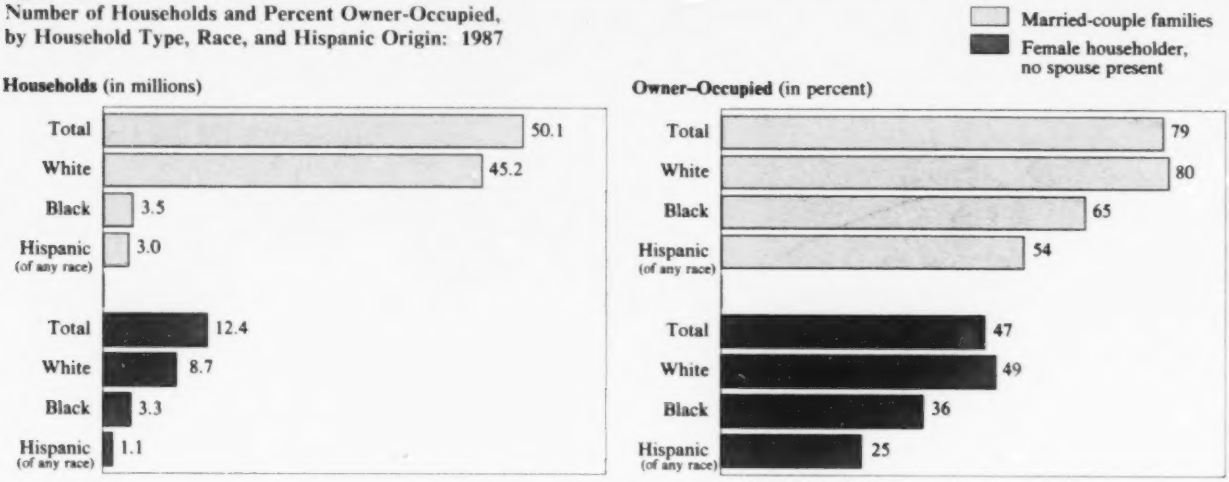
The poverty rate for families in 1989 was 10.3 percent and varied considerably by social and economic characteristics. For example, the rate was 5.6 percent for married-couple families versus 32.2 percent for female-householder families with no spouse present; 3.6 percent when the householder had completed 1 or more years of college versus 20.7 percent when the householder had not completed high school; and 2.9 percent when the householder worked year-round, full-time versus 19.0 percent when the householder worked 49 weeks or less.

A broader definition of income—that noted earlier adjusted to exclude the net return on home equity—would reduce the official poverty rate in 1989 from 12.8 percent to 10.4 percent. Nonmeans-tested government cash transfers, primarily Social Security, had the greatest effect on poverty estimates.

Homeownership rates vary widely by demographic, social, and economic characteristics.

In 1987, 64 percent of households were owner-occupied. The homeownership rate was 67 percent for White householders, 43 percent for Black householders, and 40 percent for Hispanic householders. For each of these groups, the rates were higher for married-couple families than for female householders with no spouse present (figure 6).

Figure 6.
Number of Households and Percent Owner-Occupied, by Household Type, Race, and Hispanic Origin: 1987



Homeownership rates increase by age until the retirement ages. The 1987 rates were 39 percent for householders under 35 years, 67 percent for 35 to 44 years, 75 percent for 45 to 54 years, 80 percent for 55 to 64 years, and 75 percent for 65 years and over. The median income of families and nonfamily householders who owned their own homes was $30,210 in 1987. For renters, the corresponding figure was $16,230.

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Source and Accuracy of Estimates

The data presented here are from the Current Population Survey, the Survey of Income and Program Participation, and the American Housing Survey. All these statistics are subject to sampling variability as well as to survey design errors, respondent classification and reporting errors, and data processing mistakes. The Census Bureau has taken steps to minimize errors, and statistical statements have been tested and meet statistical standards. Further information can be found in detailed reports.

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